



# Missouri Department of Transportation & Missouri State Highway Patrol



## MEDICAL AND LIFE INSURANCE PLAN

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August 5, 2008

All Subscribers of the MoDOT/MSHP  
Medical and Life Insurance Plan

**SUBJECT:** Change in Claims and Network Administrator  
Effective January 1, 2009

Dear Subscriber:

The Board of Trustees (Board) for the Missouri Department of Transportation and Missouri State Highway Patrol Medical and Life Insurance Plan (Plan) felt it was important to give you notice of a change that will take place with our Plan.

The Board is required to periodically solicit proposals for medical administration services, including participating provider network and claims administration services. Currently, we are contracted with HealthLink/Freedom Network Select to provide the network of hospitals, physicians, etc., and Meritain Health to process the medical claims. Their contracts will expire effective December 31, 2008. The Board, with assistance from an actuary, has completed the proposal process and the Commission has approved the proposal from Coventry Health Care to provide both network and claims administration services for our Plan effective January 1, 2009. Even though we are contracting with Coventry, the Plan continues to be self-insured, which means Coventry is only contracted to process our claims in accordance with the benefits set out by the Board.

It is the Board's responsibility to maintain costs and benefits for all of our members. In comparing the claims costs for 2007 against Coventry's discounts, the Plan would have realized a savings of approximately \$4.5 million dollars. This cost savings is important to all Plan members in maintaining costs and benefits.

In reviewing the proposals and selecting an administrator, the Board had several objectives in mind:

- Select an administrator to provide accurate, timely and responsive payment of medical claims.
- Minimize cost increases to the Plan and membership and continue to offer high-quality services and benefits.
- Provide strong access to networks of high-quality physicians and hospitals, both in-state and out-of-state, with deep discounts in order to deliver cost effective health care to our members.
- Provide exceptional customer service to our members.

The biggest change for some of you could be the change in participating status of your provider, both hospital and physicians. Coventry will utilize contracted providers through Group Health Plan, Coventry of Kansas, and Coventry National. To check whether your providers are currently participating in Coventry's network you may access the website at <http://www.modot-mshp-cvty.com>, click on "Members" and then "Provider Search"; or call their toll free number at **800-627-6406**. At this time, the website and toll free number allow you to check providers only, but additional information and services will be added for the January 1, 2009 transition. **The change in networks will not affect Medicare members of our Plan.**

If you cannot find your provider using the above website or toll free number, Coventry would like to know about it as they are constantly working to strengthen their network. Fill out the "Provider Nomination Form" located on the above website, and fax it to Coventry. Although, Coventry cannot promise your provider will be included in their network, they will contact them to participate.

In comparing our actual hospital utilization in 2007, Coventry has more hospitals in their network utilized by our members compared to our current network administrator (HealthLink/Freedom Network Select). Following are some of the most utilized hospitals currently participating in HealthLink/Freedom Network Select, which do not participate with Coventry. Please access the website or call the toll free number to verify whether your hospital is participating effective January 1, 2009. **(The following does not include all hospitals that are not participating with Coventry's network.)**

- St. John's Hospital in Springfield participates with HealthLink but does not participate with Coventry, which could affect some of the other St. John's facilities, especially in the southwest and south central regions of the state. **Cox Medical Center in Springfield currently participates with Coventry.** Hospitals and associated physicians in this area require exclusive contracts and will not allow network administrators to contract with other hospitals and physicians in the area. As a result, Coventry only has a contract with Cox Medical Center.
- Freeman Hospital in Joplin participates with HealthLink but does not participate with Coventry. **St. John's Hospital in Joplin currently participates with Coventry.** Hospitals and associated physicians in this area require exclusive contracts and will not

allow network administrators to contract with other hospitals and physicians in the area. As a result, Coventry only has a contract with St. John's Hospital in Joplin.

- North Kansas City Hospital in Kansas City participates with Freedom Network Select, but does not participate with Coventry. **However, several of the hospitals not participating with Freedom Network Select, such as Liberty Hospital and St. Mary's Medical Center in Blue Springs, currently participate with Coventry.**

If you or your enrolled family members are now, or plan to be receiving long-term treatment, please plan accordingly and choose a provider that participates in both our current network and Coventry's network. If that is not possible, Coventry will work with you and/or your provider to best transition your care to avoid out-of-network benefits. Coventry will be sending each non-Medicare subscriber or non-Medicare dependent a "Member Medical Transition of Care" form prior to January 1, 2009. Please complete this form if necessary and return it to Coventry. The form will enable their medical professionals to be proactive about the care/treatment for our Plan participants.

Coventry has guaranteed the successful implementation of our plan with exceptional customer service and timely and accurate processing of our claims. They will be there to assist you in this transition.

We appreciate your cooperation and patience in the administration of our Plan and the change in administrators.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffery Padgett", with a stylized flourish at the end.

Jeffery Padgett, Board Chairman  
MoDOT/MSHP Medical and Life Insurance Plan Board of Trustees